

Kansas Medical Assistance

Medical Coverage Basic Eligibility Requirements

KHPA offers medical assistance to help cover health care costs. We have three major programs for individuals and families who qualify:

- Medicaid Our largest program. It covers people with limited income, which may include pregnant women, children, persons with disabilities and senior citizens. We provide Medicaid through many special programs.
- **HealthWave 21** Our Children's Health Insurance Program. It covers children up to age 19 who don't qualify for Medicaid.
- MediKan The only program that is funded entirely by state funds. It covers people who are trying to get Social Security disability benefits. These people may also receive General Assistance cash payments.

Medical assistance covers people who meet certain rules. Some rules apply to all medical assistance programs. Other rules apply just to particular programs. Most medical programs also have income or asset levels. We have listed the general rules below. These rules apply to all programs.

Covered Groups: Only members of certain groups of people may get medical assistance. If people do not fall into one of these groups, they do not qualify. The groups are listed below:

- Children up to age 19; including those who are in foster care or who get adoption support payments
- Pregnant Women
- Persons who are blind or disabled by Social Security rules
- Persons age 65 or older
- Persons receiving inpatient treatment for tuberculosis
- Low income families with children
- Persons screened and diagnosed with breast or cervical cancer through the Early Detection Works program

General Rules: These rules apply to all medical programs.

- 1. Kansas Residency You must live in Kansas with the intent to stay.
- 2. **Citizenship and Immigrant Status** You must be a citizen or immigrant with a certain status. Some immigrants must wait 5 years before they can get coverage. Verification of citizenship and identity is required for some individuals. See the <u>Citizenship and Identity</u> Requirements fact sheet for more information.
- 3. **Household** The people included in your medical assistance plan may be different for different medical assistance programs. On the application, list each person who is living in your home. The eligibility worker will decide who must be included in your household for your medical assistance plan.
- 4. **Other Health Insurance** If you have other health insurance, you must use it first. Then we will pay for medical bills.
- 5. **Coverage Date** Except for HealthWave 21, medical assistance usually starts with the month of application. Sometimes you can receive coverage for the three months before the month you apply.
- 6. **Reviews** Medical assistance is reviewed each year and you must reapply when it is time for your review. When it is time for your review, we mail the application to the most current address we have for you. If you move, be sure to tell us your new address.

Income Rules: Each medical program has different income rules. Your household's income must be less than the maximum income level for the program you apply for. Both earned income and unearned income may be counted. Earned income is the money that you or others in your household get from jobs. Unearned income is the money you or others in your household get from Social Security, child support, unemployment, VA or pensions. Some medical programs give a deduction for some work-related expenses. Please remember that we use the gross income (amount before taxes and other deductions).

Resources and Assets: Examples of resources are bank accounts, cars, property and stocks that are owned by you or someone in your household. Most plans for the elderly and persons with disabilities limit the amount of resources you may have. Plans for families and children do not have a limit on the amount of resources a household can own unless you have an available trust fund.

Other Rules: In addition to the general rules, each medical program has its own set of rules. You and all the persons you are applying for must meet all of the general rules and any particular rules for the program you are applying for.

Medical Benefits: All medical assistance programs provide prescription drugs, mental health services and medical (doctor) coverage. Inpatient hospital, hearing, dental, and eye-wear coverage is also included for most persons. A managed care network serves many families and children. Doctors and other medical providers are paid directly for the services they provide to you.

How to Apply for Medical Coverage: You must complete and submit an application to receive medical coverage. Use the guide below to get an application for you and your family.

For Families and Children	For Elderly and Persons with Disabilities
ChildrenPregnant WomenFamilies with Children	ElderlyAdults with DisabilitiesChildren with Disabilities
To request a HealthWave application, call: 1-800-792-4884	To request an application, call: 1-888-369-4777
To pick up an application, go to your local SRS office or visit: http://www.srskansas.org/locations.htm for a list of access sites	To pick up an application, go to your local SRS office or visit: http://www.srskansas.org/locations.htm for a list of access sites
Family Medical applications can be downloaded in 10 different languages from the HealthWave website.	Applications for Elderly and Persons with Disabilities can be downloaded in 11 different languages from the KHPA website.
 Fact Sheets Medical coverage for pregnant women Medical coverage for low income families with children Medical coverage for children (HealthWave) Medically Needy (spenddown) 	 Fact Sheets Medically Needy (spenddown) Medical coverage for Elderly and Persons with Disabilities Estate Recovery General Assistance Home and Community Based Services (HCBS)